

Form 1040A Department of the Treasury—Internal Revenue Service U.S. Individual Income Tax Return (99) 2014 IRS Use Only—Do not write or staple in this space.

Your first name and initial Last name OMB No. 1545-0074 Your social security number

If a joint return, spouse's first name and initial Last name Spouse's social security number

Home address (number and street). If you have a P.O. box, see instructions. Apt. no. Make sure the SSN(s) above and on line 6c are correct.

City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions).

Foreign country name Foreign province/state/county Foreign postal code Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Check a box below will not change your tax or refund. ☐ You ☐ Spouse

Filing status Check only one box.
 1 ☐ Single
 2 ☐ Married filing jointly (even if only one had income)
 3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ☐ 4 ☐ Head of household (with qualifying person). (See instructions.) If the qualifying person is a child but not your dependent, enter this child's name here. ☐ 5 ☐ Qualifying widow(er) with dependent child (see instructions).

Exemptions 6a ☐ Yourself. If someone can claim you as a dependent, do not check box 6a.
 b ☐ Spouse
 c **Dependents:** (1) First name Last name (2) Dependent's social security number (3) Dependent's relationship to you (4) ☐ if child under age 17 qualifying for child tax credit (see instructions)
 Boxes checked on 6a and 6b:
 • No. of children on 6c who:
 • Lived with you
 • Did not live with you due to divorce or separation (see instructions)
 • Dependents on 6c not entered above
 Add numbers on lines above ☐

d Total number of exemptions claimed. ☐

Income
 Attach Form(s) W-2 here. Also attach Form(s) 1099-R if tax was withheld. If you did not get a W-2, see instructions.
 7 Wages, salaries, tips, etc. Attach Form(s) W-2. 7
 8a Taxable interest. Attach Schedule B if required. 8a
 b Tax-exempt interest. Do not include on line 8a. 8b
 9a Ordinary dividends. Attach Schedule B if required. 9a
 b Qualified dividends (see instructions). 9b
 10 Capital gain distributions (see instructions). 10
 11a IRA distributions. 11a 11b Taxable amount (see instructions). 11b
 12a Pensions and annuities. 12a 12b Taxable amount (see instructions). 12b
 13 Unemployment compensation and Alaska Permanent Fund dividends. 13
 14a Social security benefits. 14a 14b Taxable amount (see instructions). 14b
 15 Add lines 7 through 14b (far right column). This is your **total income**. 15
 16 Educator expenses (see instructions). 16
 17 IRA deduction (see instructions). 17
 18 Student loan interest deduction (see instructions). 18
 19 Tuition and fees. Attach Form 8917. 19
 20 Add lines 16 through 19. These are your **total adjustments**. 20
 21 Subtract line 20 from line 15. This is your **adjusted gross income**. 21

For those receiving SS benefits, the law requires any amount on line 14a be added to line 21. Line 14a plus line 21 equals the adjusted gross income.

- Allowable deductions include:**
- ✓ Educator Expenses (line 16)—for qualified educators only
 - ✓ Student loan interest (line 18)—Only the interest may be deducted, NOT the loan amount.
 - ✓ Tuition and Fees (line 19)—This is for post-secondary (higher) education expenses only. Can only be counted as a deduction if entered on line 23. If entered on line 50 the amount is used as a tax credit; therefore, is NOT allowed as a deduction.

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Tax, credits, and payments
 22 Enter the amount from line 21 (adjusted gross income). 22
 23a Check ☐ You were born before January 2, 1950, ☐ Blind ☐ Total boxes it: ☐ Spouse was born before January 2, 1950, ☐ Blind checked ☐ 23a
 b If you are married filing separately and your spouse itemizes deductions, check here ☐ 23b
 24 Enter your **standard deduction**. 24
 25 Subtract line 24 from line 22. If line 24 is more than line 22, enter -0-. 25
 26 Exemptions. Multiply \$3,950 by the number on line 6d. 26
 27 Subtract line 26 from line 25. If line 26 is more than line 25, enter -0-. This is your **taxable income**. 27
 28 Tax, including any alternative minimum tax (see instructions). 28
 29 Excess advance premium tax credit repayment. Attach Form 8962. 29
 30 Add lines 28 and 29. 30
 31 Credit for child and dependent care expenses. Attach Form 2441. 31
 32 Credit for the elderly or the disabled. Attach Schedule R. 32
 33 Education credits from Form 8863, line 19. 33
 34 Retirement savings contributions credit. Attach Form 8880. 34
 35 Child tax credit. Attach Schedule 8812, if required. 35
 36 Add lines 31 through 35. These are your **total credits**. 36
 37 Subtract line 36 from line 30. If line 36 is more than line 30, enter -0-. 37
 38 Health care: individual responsibility (see instructions). Full-year coverage ☐ 38
 39 Add line 37 and line 38. This is your **total tax**. 39
 40 Federal income tax withheld from Forms W-2 and 1099. 40
 41 2014 estimated tax payments and amount applied from 2013 return. 41
 42a **Earned income credit (EIC).** 42a
 b Nontaxable combat pay election 42b
 43 Additional child tax credit. Attach Schedule 8812. 43
 44 American opportunity credit from Form 8863, line 8. 44
 45 Net premium tax credit. Attach Form 8962. 45
 46 Add lines 40, 41, 42a, 43, 44, and 45. These are your **total payments**. 46
 47 If line 46 is more than line 39, subtract line 39 from line 46. This is the amount you **overpaid**. 47
 48a Amount of line 47 you want **refunded to you**. If Form 8888 is attached, check here ☐ 48a
 b Routing number c Type: ☐ Checking ☐ Savings
 d Account number
 49 Amount of line 47 you want **applied to your 2015 estimated tax**. 49
Amount you owe
 50 Amount you owe. Subtract line 46 from line 39. For details on how to pay, see instructions. 50
 51 Estimated tax penalty (see instructions). 51
Third party designee
 Do you want to allow another person to discuss this return with the IRS (see instructions)? ☐ Yes. Complete the following. ☐ No
 Designee's name Phone no. Personal identification number (PIN)
Sign here
 Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and accurately reflect all amounts and sources of income I received during the tax year. Declaration of preparer (other than the taxpayer) is based on all information of which the preparer has any knowledge.
 Your signature Date Your occupation Daytime phone number
 Spouse's signature. If a joint return, both must sign. Date Spouse's occupation If the IRS sent you an identity protection PIN, enter it here (see inst.)
Paid preparer use only
 Print/type preparer's name Preparer's signature Date Check ☐ if self-employed PTIN
 Firm's name Firm's EIN
 Firm's address Phone no.

Education Credits (line 33)—If post-secondary (higher) education expenses are entered on line 33 they ARE NOT allowed as a deduction since those expenses are being used as a tax credit.